IN THE CLAIMS:

Please cancel Claims 21-40, without prejudice, and please add new Claims 41-60 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-40. (Canceled)

Claim 41. (New) An apparatus, comprising:

a database, wherein the database stores information regarding at least one of an advertisement space, an advertisement rate, a commission, a referral fee, and a term or condition of an advertisement offering, offered by at least one content provider, and information for establishing an affiliated marketing relationship with the at least one content provider;

a receiver, wherein the receiver receives a query regarding an available at least one of an advertisement space, an advertisement rate, a commission, a referral fee, and a term or condition of an advertisement offering, offered by at

least one content provider, wherein the query is transmitted from a communication device or computer associated with a merchant;

a processing device, wherein the processing device processes the query and generates a message in response to the query, wherein the message includes information regarding at least one of an advertisement space, an advertisement rate, a commission, a referral fee, and a term or condition of an advertisement offering, offered by at least one content provider; and

a transmitter, wherein the transmitter transmits the message to the communication device or computer associated with the merchant in response to the query.

Claim 42. (New) The apparatus of Claim 41, wherein the processing device processes information regarding a purchase by the merchant of advertisement space or advertisement services of the at least one content provider and an establishment of an affiliated marketing relationship between the merchant and the at least one content provider.

Claim 43. (New) The apparatus of Claim 41,

wherein the processing device processes information regarding a bid by the merchant for an advertisement space or an advertisement service offered by the at least one content provider.

Claim 44. (New) The apparatus of Claim 41, wherein the processing device processes information regarding an auctioning of an advertisement space or advertisement service offered by the at least one content provider.

Claim 45. (New) The apparatus of Claim 42, wherein the database further comprises advertisement information associated with the merchant, and further wherein the transmitter transmits the advertisement information associated with the merchant to a computer associated with the at least one content provider.

Claim 46. (New) The apparatus of Claim 42, wherein the processing device calculates a commission or a referral fee due to a content provider under the affiliated marketing relationship.

Claim 47. (New) The apparatus of Claim 41, wherein the message includes information regarding at least one of a

past success rate of an advertisement and a success rate of the at least one content provider.

Claim 48. (New) The apparatus of Claim 42, wherein the processing device processes at least one of information regarding an individual consumer's activities, and web sites or links visited, utilized, or navigated, by the individual consumer in being brought into contact with a computer associated with the merchant.

Claim 49. (New) The apparatus of Claim 42, wherein the apparatus administers a financial account for the merchant or the at least one content provider.

Claim 50. (New) The apparatus of Claim 42, wherein the processing device at least one of processes a financial transaction for the merchant or the at least one content provider, effectuates a payment from the merchant to the at least one content provider, and receives a payment for the at least content provider.

Claim 51. (New) The apparatus of Claim 41, wherein the query is transmitted to the receiver on or over the Internet or the World Wide Web.

Claim 52. (New) The apparatus of Claim 41, wherein the message is transmitted to the communication device or computer associated with the merchant on or over the Internet or the World Wide Web.

Claim 53. (New) The apparatus of Claim 42, wherein the transmitter transmits a transaction notification report containing information regarding an occurrence of a transaction pursuant to the affiliated marketing relationship and a commission or a referral fee due to the at least one content provider, wherein the transaction notification report is received by a communication device or computer associated with the at least one content provider.

Claim 54. (New) The apparatus of Claim 53, wherein the transaction notification report includes at least one of a payment identifier, a credit card number, a charge card number, a debit card number, financial account identification information, and wire transfer information, for effecting payment of the commission or a referral fee to the content provider.

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Claim 55. (New) A computer-implemented method, comprising:

storing information regarding at least one of an advertisement space, an advertisement rate, a commission, a referral fee, and a term or condition of an advertisement offering, offered by at least one content provider, and information for establishing an affiliated marketing relationship with the at least one content provider;

receiving a query regarding an available at least one of an advertisement space, an advertisement rate, a commission, a referral fee, and a term or condition of an advertisement offering, offered by at least one content provider, wherein the query is transmitted from a communication device or computer associated with a merchant;

processing the query with a processing device;

generating a message in response to the query with the processing device, wherein the message includes information regarding at least one of an advertisement space, an advertisement rate, a commission, a referral fee, and a

term or condition of an advertisement offering, offered by at least one content provider; and

transmitting the message to the communication device or computer associated with the merchant.

Claim 56. (New) The computer-implemented method of Claim 55, further comprising:

processing information regarding a purchase by the merchant of advertisement space or an advertisement service offered by the at least one content provider; and

establishing an affiliated marketing relationship between the merchant and the at least one content provider.

Claim 57. (New) The computer-implemented method of Claim 55, further comprising:

processing information regarding a bid by the merchant for an advertisement space or an advertisement service offered by the at least one content provider.

Claim 58. (New) The computer-implemented method

of Claim 55, further comprising:

processing information regarding an auctioning of an advertisement space or advertisement services offered by the at least one content provider.

Claim 59. (New) The computer-implemented method of Claim 56, further comprising:

calculating a commission or a referral fee due to a content provider under the affiliated marketing relationship.

Claim 60. (New) The computer-implemented method of Claim 56, further comprising:

at least one of processing a financial transaction for the merchant or the at least one content provider, effectuating a payment from the merchant to the at least one content provider, and receiving a payment for the at least content provider.